

Self Insurance

Mission. The mission of the Self Insurance Fund is to provide a successful risk management program for the City, its employees, and the general public through the systematic and continuous identification of loss exposure; the analysis of exposure in terms of probable frequency and severity; the application of sound risk control and safety procedures; and the financing of these risks consistent with the City's financial resources.

Overview. The Self Insurance Fund includes a variety of operations: Life Insurance, Health Insurance, Workers Compensation, Risk Management, Safety Office and Tort Claims. The various components are financed by a combination of employer contributions (Worker's Compensation, Group Life Insurance and Group Health Insurance), employee contributions (Group Life and Group Health Insurance), and City contributions (Risk Management, Safety Office and Tort Claims). Group Life Insurance is administered by the Department of Finance's Pension Management Office, while the Law Department handles Tort Claims. Finance's Risk Management Office supervises all other self insurance operations.

Finance and Operations. Life Insurance coverage is available for all full-time City employees. Premiums are financed one-third each by the employee, the City and fund interest earnings. High quality health insurance at affordable rates is also available to employees and retirants. The City finances 75 percent of premium costs for active employees, with the remaining 25 percent funded by the employee.

Annually Risk Management personnel investigate and process over 500 worker's compensation claims. The staff also review property and liability loss exposure issues. When appropriate, the

defense and settlement of tort claims are funded by the Self Insurance.

Safety Office staff strive to encourage City employees to develop safe work habits. Numerous training sessions are held, covering topics such as defensive driving, bloodborne pathogens, electrical safety and ergonomics. Over 650 City employees attend training monthly.



Safety Office staff encourage safe work habits and a safe work environment through aggressive training, inspection of work sites and facilitation of work environment improvements.

The budget includes a new Environmental Compliance Officer, to ensure that City environmental exposures are properly identified. In addition, this position will be tasked with mitigating, in a cost-effective method, potential and existing environmental concerns.

Self Insurance Fund Budget Summary					
	1999 Actual	2000 Adopted	2000 Revised	2001 Adopted	2002 Approved
Self Insurance Fund Revenue	23,571,705	23,631,740	21,524,860	24,114,530	26,065,630
Personal Services	1,210,507	1,701,360	1,695,240	1,808,630	1,864,280
Contractual Services	16,637,824	21,391,470	19,946,570	22,063,090	23,954,110
Commodities	56,738	89,100	89,480	90,600	90,600
Capital Outlay	0	35,000	20,000	20,000	20,000
Other	588,092	1,309,000	1,559,000	1,309,000	1,309,000
Total Self Insurance Fund Expenditures	18,493,161	24,525,930	23,310,290	25,291,320	27,237,990
Revenue Over (Under) Expenditures	5,078,544	(894,190)	(1,785,430)	(1,176,790)	(1,172,360)
Position Summary					
Total full-time	5	5	6	6	6
Total part-time	0	0	0	0	0
Total FTE	5	5	6	6	6